IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/470,180 Confirmation No.: 5863

Applicant : Jay MERVES, et al. Filed : December 22, 1999

Title : STRUCTURED FINANCE PERFORMANCE ANALYTICS

TC/Art Unit : 3627

Examiner: : Michael A. CUFF
Docket No. : 72167.000112

Customer No. : 21967

RESPONSE UNDER 37 C.F.R. § 1.116

MAIL STOP AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

In response to the Office Action mailed April 9, 2008, Applicants respectfully request reconsideration of certain positions taken by the Office in view of the following remarks.

Remarks/Arguments begin on page 2 of this paper.